

DEPARTMENT OF INSURANCE

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B U L L E T I N NO. 88-10

ALL HEALTH INSURERS AND HEALTH CARE SERVICE
CONTRACTORS.

FROM: ANTHONY J. FAGIANO
 DIRECTOR

DATE: NOVEMBER 10, 1988

MEDICARE CATASTROPHIC COVERAGE ACT OF 1988

The Idaho Department of Insurance is clarifying Idaho Regulation No. 40, which governs minimum standards for Medicare supplement insurance. The purpose of this bulletin is to identify for health insurers, including health care service contractors, the following major requirements of the regulation:

- (1) Each insurer must do one of the following with respect to each Medicare Supplement insurance policy that it offers:

- (a) File a new policy form; or
 - (b) File an endorsement to the existing policy.

The option that an insurer chooses must be filed with the Department by December 31, 1988.

- (2) An insurer must notify its insureds, including all policyholders, contract holders and certificate holders, of any Medicare benefit change at least 30 days prior to the effective date of the change. As a part of the filing, each insurer must explain and document how it intends to comply with the requirements of Regulation No. 40, Rule 40, 7.a.iii.
 - (3) Each insurer must file for approval all Medicare supplement advertisements intended for use in this state, whether the advertisement is printed or intended for radio or television, as required by Regulation No. 24, Section 3. The Department has the authority to ask for the withdrawal of

any advertisement at any time after it is filed. Any advertisement that includes an application or enrollment form must still receive the approval of the Insurance Department prior to its use in this state.

- (4 The Outline of Coverage/Fact Sheet must be filed with the Department as in the past.

If you have any questions, please contact Bob Graves or Donna Page, Rates and Forms Analysts, at 208-334-2250.